

Document	Indicator	Pages
Slip		
Endorsements		
Lloyds Wording ILU Wording		
ILU Wording		
CCP		
Cover Note		
Certificate		
Broker Listing		
Work-up Papers	1	
Other		

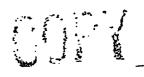


91141

			PID 91141
Policy Details:			
	Assured	•	EXXON CORPORATION
		Code	EXX
	Policy No		1HB14870
	Period	From:	01-JAN-81
		To:	01-JAN-82
	Broker		C.T. BOWRING & CO., LTD.
		Code	509
	Limits:		50,000,000
	Excess:		35,000,000
COMMENTS	<del></del>	<del></del>	DATE 16-DEC-97



### Lloyd's Policy



Whereas the Assured named in the Schedule herein has paid the premium specified in the Schedule to the Underwriting Members of Lloyd's who have hereunto subscribed their Names (hereinafter called 'the Underwriters'),

Now We the Underwriters hereby agree to insure against loss, damage or liability to the extent and in the manner hereinafter provided.

If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claim hereunder shall be forfeited.

Now know Ye that We the Underwriters, Members of the Syndicates whose definitive numbers in the after-mentioned List of Underwriting Members of Lloyd's are set out in the attached Table, hereby bind ourselves each for his own part and not one for another, our Heirs, Executors and Administrators and in respect of his due proportion only, to pay or make good to the Assured or to the Assured's Executors or Administrators or to indemnify him or them against all such loss, damage or liability as herein provided, after such loss, damage or liability is proved and the due proportion for which each of Us, the Underwriters, is liable shall be ascertained by reference to his share, as shown in the said List, of the Amount, Percentage or Proportion of the total sum insured hereunder which is in the Table set opposite the definitive number of the Syndicate of which such Underwriter is a Member AND FURTHER THAT the List of Underwriting Members of Lloyd's referred to above shows their respective Syndicates and Shares therein, is deemed to be incorporated in and to form part of this Policy, bears the number specified in the attached Table and is available for inspection at Lloyd's Policy Signing Office by the Assured or his or their representatives and a true copy of the material parts of the said List certified by the General Manager of Lloyd's Policy Signing Office will be furnished to the Assured on application.

In Witness whereof the General Manager of Lloyd's Policy Signing Office has subscribed his Name on behalf of each of Us.

SEL Sharling

LLOYD'S POLICY SIGNING OFFICE,

J(A) NMA 2002 (11.4.74)
Form approved by Lloyd's Underwriters' Non-Narine Association Printed by Lloyd's OLOndon Printing Services Ltd.



Schedule		
Policy or Certificate No. 1HB14B70	Contract No. (if any)	HA026781/LBM
The name and address of the Assured EXX	CON COMPORATION et al.	
The risk and sum insured hereunder 73.48	% part of 100% of 57.484	% order of limit stated herein
·		
	·	
a	s attached	
•	•	
	-	
The Premium U.S. \$190,076.60 part	of V.S.\$258,678.00	
The period of Insurance from as atta	ached to a	s attached
both days inclusive, and for such further per	iod or periods as may be mutus	ally agreed upon

 $J_{
m or}\,J(A)$  (Schedule) NMA 2003 for attachment to NMA 2001, NMA 2002, NMA 2004 or NMA 2005

The Assured is requested to read this Policy and, if it is incorrect, return it immediately for alteration.

In all communications the Policy Number appearing in line one of the Schedule should be quoted.

In the event of any occurrence likely to result in a claim under this Policy, immediate notice should be given to:

Assured: For account of EXXON CORPORATION and Affiliated Companies et al

and/or as Reinsurance of Ancon Insurance Company and Affiliated

Companies et al.

Conveyances:

Period: 12 calendar months at 00.00 hours 1st January, 1981 G.M.T.

Interest: Broad Form Liabilities Insurance (including Aircraft Liability,

Workmens Compensation Employers Liability, Seepage and Pollution)

and as per Form.

Sum Insured: 100% Limit of Liability U.S.\$50,000,000 each and every occurrence

excess of U.S.\$35,000,000 each and every occurrence (except where

special "step-down" agreement applies as per wording.)

Hereto 57.484%

Trading:

Conditions: As per Form of underlying policy or policies insofar as applicable

to the special terms of this insurance.

Premium: 100% Premium U.S.\$450,000.00

Hereto 57.484% = U.S.\$258,678.00

#### 1HB14870

### **LLOYD'S**





ATTACHING TO AND FORMING PART OF CERTIFICATE NO. A82/14182

For account of EXXON CORPORATION and Affiliated Companies et al and/or as Reinsurance of Ancon Insurance Company and Affiliated Companies et al.

Conveyances:

-

Period:

12 calendar months at 00.00 hours 1st January, 1981 G.M.T.

Interest:

Broad Form Liabilities Insurance (including Aircraft Liability, Workmens Compensation Employers Liability, Seepage and Pollution)

and as per Form.

Sun Insured:

100% Limit of Liability V.S.\$50,000,000 each and every occurrence excess of U.S.\$35,000,000 each and every occurrence (except where

special "step-down" agreement applies as per wording.)

Hereto 57.484%

Trading:

Conditions:

As per Form of underlying policy or policies insofar as applicable

to the special terms of this insurance.

Premium:

100% Premium U.S.\$450,000.00 Hereto 57.484% = U.S.\$258,678.00

IN WITNESS WHEREOF this Certificate has been signed in London this

1st

day of

NOVEMBER,

C. A. PARR (AGENCIES) LTD. 14 FENCHURCH AVENUE, LONDON EC3M 6B8

C.A. PARR (AGENCIES) LTD

It is understood and agreed that the percentage signed by each Underwriting Syndicate is its proportion of 100% of 57.484% order of limits stated herein

Definitive Numbers of Syndicates and Amount, Percentage or Proportion of the Total Sum Insured
hereunder shared between the Members of those Syndicates.

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# Lloyd's Policy

Code 4 USB

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R/N HA026781/LEM

a/c. EXXON CORPN.et al.

12 mos. @ 1/1/81



Lloyd's, London

J (A) FORM

No. 18814870

# Institute of London Anderwriters. Companies Combined Policy.

IMPLICATE the Assured named in the Schedule herein has promised to pay forthwith a Premium at the Rate specified in the Schedule to Us, the Assurers,

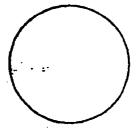
And we the Companies hereby agree to insure against loss, damage or liability to the extent and in the manner hereinafter provided.

Point litto's Pt that we the Assurers do bereby bind ownerves, each COMPANY for itself only and not one for another and in respect only of the due proportion of each Company, to pay to the Assured or the Assured's Executors or Administrators, all such loss, damage or liability as herein provided that the Assured may sustain during the stated period, not exceeding in all the sum insured, as properly apportioned to the sums, or to the percentages or proportions of the sum insured, subscribed against our names respectively. If the Assured shall make any claim knowing the same to be like or freedulent as regards amount or otherwise, this Policy shall become void and all dities thereugher shall be firefitted.

In mitness where we the said Assume like appearing of rames and sums assured in London as hereinafter appears, and the General Manager and Spectagy of The Institute of London Underwriters has subscribed his name on behalf of coaless up.



Signed State of Lands University



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Acsured:

For account of EXCON CORPORATION and Affiliated Companies et al and/or as Reinsurance of Ancon Insurance Company and Affiliated

Companies et al.

Conveyances:

Period:

12 calendar months at 00.00 hours 1st January, 1981 C.M.T.

Interest:

Broad Form Liabilities Insurance (including Aircraft Liability, Workmens Compensation Employers Liability, Seepage and Pollution)

and as per form.

Sum Insured:

100% Limit of Liability U.S.\$50,000,000 each and every occurrence excess of U.S.\$35,000,000 each and every occurrence (except where

special "step-down" agreement applies as per wording.)

Hereto 57.484%

Trading:

Conditions:

As per Form of underlying policy or policies insofar as applicable

to the special terms of this insurance.

Premium:

100% Premium U.S.\$450,000.00 Hereto 57.484% = U.S.\$258,678.00

LDN 310,584 EXXON 00281

In all communications please quoto
the fullowing reference
509 1HB14870

Austruce of Loudon andership



This Pulicy is subscribed by Insurance Companies Members of the Institute of London Underwriters 40, Lime Street, London ECSM 6DA

R/N HA026781/LEM

a/o. EXXON CORPN.et al.

12 mos. @ 1/1/81

WHENTY, LONDON

Whereas

EXXON CORPORATION et al.

1.56% part of 100% of 57.484% order of limits stated herein

\* U.S.\$4.035.38 part of U.S.\$258,678.00

hereinafter called the Assured, Premium or Consideration to Us, the undersigned Assurers to insure against loss as follows, viz.:

as attached

during the period commencing with the

day of

as attached

19 , and ending with the

day of as attached

19 , both days inclusive.

Fom know pe that we the undersigned Assurers do hereby bind ourselves each Company for itself only and not the one for the other, to pay or make good to the Assured or the Assured's Executors, Administrators and Assigns, all such loss as above stated, not exceeding the sum of one point five six: per cent part of one hundred per cent of fifty seven point four eight four per cent order of limits stated herein in all, that the Assured may sustain during the said period, within Seven Days after such loss is proved and that in proportion to the several sums by each of us subscribed against our respective names not exceeding the several sums aforesaid.

If the Assured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall become void and all claim thereunder shall be forfeited.

IN WITNESS whereof we the said Assurers have set our names and sums assured in London, this day of

1.56% 80MH56486TA Assured: For account of EXCCN COMPORATION and Affiliated Companies et al

and/or as Reissurance of Ancon Insurance Company and Affiliated

Companies et al.

Conveyances:

•

12 calendar months at 00.00 hours 1st January, 1981 G.M.T.

Period: Interest:

Broad Form Liabilities Insurance (including Aircraft Liability, Workmens Compensation Employers Liability, Seepage and Pollution)

and as per Form.

Sum Insured:

100% Limit of Liability U.S.\$50,000,000 each and every occurrence excess of U.S.\$35,000,000 each and every occurrence (except where

special "step-down" agreement applies as per wording.)

Hereto 57.484%

Trading:

Conditions:

As per Form of underlying policy or the insofar as applicable

to the special terms of this insurance

Premiums

100% Premium V.S.\$450,000.00 Hereto 57.484% = V.S.\$258,678.00

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LONDON,

## Insurance Policy. [Companies.]

SC

R/M HA026781/LHM

a/c. EXMON CORPM.et al.

Date of expiry 31/12/81

#### MML - 1981 Policy Signature Endorsement

ASSURED: Exxon Corporation, etal

In is hereby understood and agreed that the Signature of a Duly Authorized Officer, Accorney or Agent of the Assurer indicated below shall constitute acceptance of:

Non-Marine Excess Liabilities Manuscript Policy (NML - 1981)

For the Policy Period:

From: January 1, 1981; 30:00 Hours, Greenwich Mean-Time

To: January 1, 1982; 00:00 Hours, Greenwich Mean-Time

Layer	, yaantat	Limit	<u> Stemton</u> .	Stenature
\$50,000,000 Excess \$35,000,000	First State Insurance Company	\$1,000,000	\$9,000 ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1.11 aguire
\$75,000,000 Excess \$85,000,000	First State Insurance Company	\$2,000,000	-\$7; <del>0</del> 00	- The state of the

#### NML - 1981 Policy Signature Endorsement

.SSURED: Exxon Corporation, etal

It is hereby understood and agreed that the Signature of a Duly Authorized Officer, Accorney or Agent of the Assurer indicated below shall constitute acceptance of:

Non-Marine Excess Liabilities Manuscript Policy (NML - 1981)

For the Policy Period:

From: January 1, 1981; 90:00 Hours, Greenwich Mean-Time

Ta: January 1, 1982; 00:00 Hours, Greenwich Mean-Time

Layer	Assurer	Limic	Premium	Signature Continui
\$50,000,000 Excess \$35,000,000	Ideal Mutual Insurance Company	\$ 500,000	\$4,500	THE RESERVE TO THE PARTY OF THE
\$100,000,000 Excess \$160,000,000	Ideal Murual Insurance Company	\$1,000,000	\$1,250	- Mary San San

#### NML - 1981 Policy Signature Endorsement

ASSURED: Exxon Corporation, atal

In is hereby understood and agreed that the Signature of a Duly Authorized Officer, Attorney or Agent of the Assurer indicated below shall constitute acceptance of:

Non-Marine Excess Liabilities Manuscript Policy (NML - 1981)

For the Policy Period:

From: January 1, 1981; 00:00 Hours, Greenwith Mean-Time

To: January 1, 1982; 90:00 Hours, Greenwich Mean-Time

aver	Assurer	Limit	Premium	Signature
\$10,000,000 Excess \$10,000,000	Employers Insurance of Wausau	\$ 500,000	\$47,500	, H church
\$15,000,000 Excess \$20,000,000	Employers Insurance of Wausau	\$1,000,000	\$35,333	1 Sehwar
\$50,000,000 Excess \$35,000,000	Employers Insurence (cf. Vaugeu	\$3,500,000	\$31,500	no make outs
\$75,000,000 Excess \$85,000,000	Employers Insurance of Wausau	\$1,000,000	\$ 3,500	i, rehuir

#### MAL - 1981 Policy Signature Endorsement

ASSURED: Exxon Corporation, etal

It is hereby understood and agreed that the Signature of a Duly Authorized Officer, Accorney or Agent of the Assurer indicated below shall constitute acceptance of:

Non-Marine Excess Liabilities Manuscript Policy (NML - 1981)

For the Policy Period:

From: January 1, 1981; 00:00 Hours, Greenwich Mean-Time

To: January 1, 1982; 00:00 Hours, Greenwich Mean-Time

Layer	<u> </u>	Limit	Premium	Signature
\$50,000,000 Excess \$35,000,000	Gibraltar Casualty Company	\$2,500,000	\$22,500	fully thereby
\$75,000,000 Excess \$85,000,000	Gibraltar Casualty Company	\$4,000,000	\$14,000	I by independent
\$100,000,000 Excess \$160,000,000	Gibraltar Casualty Company	\$8,500,000	s10,625	forther services

EXXON CORPORATION
MANUSCRIPT POLICY
JANUARY 1, 1981 TO JANUARY 1, 1982

#### EXXON CORPORATION NML - 1981

Item 1.	NAMED INSURED	(i)	Econ Corporation and its af- filiated companies as they are now or may be hereafter consti- tuted and/or
		(ii)	Anoth Insurance Company, S.A. as insurers, either directly or indirectly by means of reinsurance, of Econo Corporation and its affiliated companies as they are not or may be hereafter constituted.
Item 2.	POSTAL ADDRESS	(i)	1251 Averue of the Americas New York, New York 10020
		(ii)	and/or P.O. Box 225 Hamilton 5, Bermuda
Item 3.	BOLICA BELICO	Frams	January 1, 1981 00:00 hours, Greenwich Mean Time
		To:	January 1, 1982 00:00 hours, Greenwich Mean Time

#### Item 4. LIMIT OF LIABILITY

Signed herewith for and on behalf of the Insurers listed below, each in respect of the proportion shown opposite the Insurer's named and as referred to in Article II:

INSURERS	PARTICIPATION	PREMILM	SIGNATURE
510,000,000 Excess of \$10,000,000 French Markets	5435,000	S11,235	Policy Signature Endorsement Attached
Southern American Insurance Company	\$400,000	538,000	Polic: Signature Endorsement Attached
Doployers Insurance of Wausau	\$500,000	\$47,500	Policy Signature Endorsement Attached
515,000,000 Excess of \$20,000,000 French Markets	\$750,000	526,500	Policy Signature Endorsement Attached
Employers Insurance of Wausau	\$1,000,000	\$35,333	Policy Signature Endorsement Attached
Gibraltar Casualty Company	\$2,500,000	\$22,500	Policy Signature Endorsement Attached
French Markets	\$1,500,000	\$13,500	Policy Signature Endorsement Attached
Allianz	\$2,500,000	\$22,500	Policy Signature Endorsement Attached
Exployers Insurance of Vausau	\$3,500,000	\$31,500	Policy Signature Endorsement Attached
Ideal Mutual Insurance Company	\$500,000	\$ 4,500	Policy Signature Endorsement Attached
Centaur Insurance Company	\$1,000,000	\$ 9,000	Policy Signature Endorsement Attached
First State Insurance Company	\$1,000,000	\$ 9,000	Policy Signature Endorsement Attached
575,000,000 Excess of \$85,000,000 Gibraltar Casualty Company	\$4,000,000	\$14,000	Policy Signature Endorsement Attached
French Markets	\$3,250,000	\$11,375	Policy Signature Endorsement Attached
Dimoloyers Insurance of Wausau	\$1,000,000	\$ 3,500	Policy Signature Endorsement Actached
Allianz	\$2,500,000	\$ 8,750	Policy Signature Endorsement Attached
5.D.I	\$ 750,00 <del>0</del>	5, 2,625	Policy Signature Endorsement Attached

Royal Belge S.A.	\$1,500,000	\$ 5,250	Policy Signature Endorsement Attached
First State Insurance Company	\$2,000,000	\$ 7,000	Policy Signature Endorsement Attached
s100,000,000 Excess of \$160,000,000 Cabraitar Casualty Company	\$8,500,000	\$10,625	Policy Signature Endorsement Attached
City Insurance Company	\$5,000,000	\$ 6,250	
Integrity Insurance Company	\$6,000,000	\$ 7,500	Policy Signature Endorsement Attached
Midland Insurance Company	\$3,000,000	\$ 3,750	
Federal Insurance Company	\$10,000,000	\$12,500	
French Markets	\$5,630,000	\$ 7,037	Policy Signature Endorsement Attached
International Surplus Lines Insurance Company	\$13,000,000	\$16,250	Policy Signature Endorsement Attached
Mead Reinsurance Corporation	\$2,000,000	\$ 2,500	Policy Signature Endorsement Attached
Surich International Ltd.	\$5,000,000	\$ 6,250	Policy Signature Endorsement Attached
American International Underwriters	\$3,000,000	\$ 3,750	
Employers Mutual Casualty Company	\$10,000,000	\$12,500	
Lanchark Insurance Company	\$3,000,000	\$ 3,750	Policy Signature Endorsment Attached
Ideal Nutual Insurance Company	\$1,000,000	\$ 1,250	Policy Signature Endorsement Attached
Centaur Insurance Company	\$1,000,000	S 1,250	Policy Signature Endorsement Attached

#### ARTICLE I

#### COVERAGE

Insurers hereby agree, subject to the limitations, terms and conditions hereinafter mentioned (including endorsements attached hereto):

To pay the Insured, or to pay on their behalf, all sums which the Insured shall be obligated to pay or incurs as expenses, by reason of the liability imposed upon the Insured by law or by governmental or other local authoritative order or assumed by the Insured under contract or agreement on account of personal injuries, including death at any time resulting therefrom, and/or property damage caused by or arising out of each loss occurrence during the policy period anywhere in the world.

#### ARTICLE II

#### 1. LIMIT OF LIABILITY

(a) Insurers' liability hereunder shall not exceed Two Hundred Sixty Million, U.S. Dollars (U.S. S260,000,000) for any one loss occurrence.

#### 2. AMOUNT OF DEDUCTION

As respects coverage afforded under Article 1, Insurers shall be liable only if and when the combined ultimate net loss sustained by the Insured in respect of interests described hereunder in any one loss occurrence exceeds Ten Million U.S. Dollars (U.S. \$10,000,000) in any one occurrence.

#### ARTICLE III

#### PREMIUM

The premium for this policy shall be \$448,820 for the period January 1, 1981 to January 1, 1982, and shall be payable at inception.

#### ARTICLE IV

#### ULTIMATE NET LOSS

The term "Ultimate Net Loss" as used herein shall mean the actual loss sustained by the Insured in any one loss occurrence, and even if the Insured, or others insuring on behalf of the Insured, have other insurances in force, under which part or proportion of the loss is recovered, those other insurances shall not be for the benefit of Insurers hereon, and this policy shall pay as if those other insurances were non-existent, except in those cases where the amount or proportion covered under other insurances is in excess of the amounts of excess or deduction as stated in Artcile II, then Insurers hereon shall have the benefit of those other insurances, but only to the extent by which any recoveries thereunder exceed the amounts of excess or deduction as

stated in Article II. Mothing herein shall be construed to make this policy subject to the terms, conditions or limitations of such other insurance.

#### ARTICLE V

#### OTHER INSURANCE

Other insurances are permitted. Any insurance provided under policies issued, or reinsurance provided by, Ancon Insurance Co., S.A. or by any other affiliated Insurance Company of the Insured shall be deemed to be "other insurance" and be permitted, but Insurers hereon shall not under any circumstances have the benefit of same in determining the amount of the ultimate Net Loss Payable hereunder.

#### ARTICLE VI

#### EXCLUSIONS

This policy does not insure against:

- (a) Assault and battery, if committed by or at the direction of the Insured, excepting that this exclusion shall not apply to personal injury or death resulting from any act of the Insured, alleged to be assault and battery, committed for the purpose of preventing or eliminating danger;
- (b) Claims made against the Insured:
  - (i) for repairing, withdrawing or replacing any defective product or products manufactured, sold, or supplied by the Insured or any defective part or parts thereof, or for the cost of such repair or replacement;
  - (ii) for improper or inadequate performance, design or specification of a product of the Insured, but nothing heein contained shall be construed to exclude claims made against the Insured for personal injuries including death, or property damage resulting from improper or inadequate performance, design or specification;
- (c) Claims against the Insured arising from advertising, telecasting, broadcasting or publishing;
  - for failure of performance of advertising contract (but this shall not relate to claims for unauthorized appropriation of ideas based upon alleged breach of implied contract);

- (ii) for infringement of registered trade-mark or trade name by used thereof as the registered trade-mark or trade name on goods as advertised;
- (iii) for mistake in advertised price;
- (d) As per nuclear incident exclusion clause liability direct (Broad) attached;
- (e) With respect to injury to or destruction of property, claims made against the Insured for damages suffered, directly or derivatively, by any shareholder or stockholder of the Insured arising out of the misfeasance, or nonfeasance of any officer or director of the Insured while acting in his official capacity;
- (f) Claims made against the Insured arising out of the operation, maintenance or use of any watercraft over 50 feet in length owned or leased or chartered by the Insured, while away from premises owned, rented or controlled by the Insured; except liability of the Named Insured for watercraft not owned by them, but this exception does not apply to leased or chartered watercraft; it being understood and agreed that this exclusion shall not apply to the liability of the Named Insured for personal injury to their employees, unless such liability is already excluded under exclusion (a) above.

For the purpose of this policy the following shall not be deemed to be watercraft except whilst in transit:-

An installation of any kind, fixed or mobile which is used for the purpose of exploring for, producing, treating, storing, or transporting oil or gas from the seabed or its subsoil, excluding any tank vessel not being used for storage of oil or gas commencing at the loading manifold thereof and excluding absolutely any self propelled tank or supply vessel.

(d) Except with respect to occurrences taking place in the United States of America, its territories or possessions, or Canada, to any liability of the Insured directly or indirectly occasioned by, happening through or in consequences of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

#### ARTICLE VII

#### DEFINITIONS

#### 1. AFFILIATED COMPANIES (as respects Exxon Corporation)

The term "affiliated company" wherever used herein shall mean a corporation of which more than 50% of the voting shares are owned or controlled by Exxon Corporation either directly or indirectly, through one or more other corporations more than 50% of the voting shares of each of which are owned by its immediate parent, or any corporation declared to Underwriters, subject to agreement of such Underwriters.

#### AFFILIATED COMPANIES (as respects Ancon Insurance Company S.A.)

The term "affiliated company" shall mean any company holding directly or indirectly all of the share of capital of Ancon Insurance Company S.A. or more than 50% of whose share capital is held directly or indirectly (a) by Ancon Insurance Company S.A., or (b) by a company holding directly or indirectly all of the share capital of Ancon Insurance Company, or (c) as declared to Underwriters subject to agreement of such Underwriters.

#### 2. INSURED

The unqualified word "Insured", whenever used in this policy includes not only the Named Insured but also:-

- (a) any person who was, is now or shall hereafter be an executive officer, director, shareholder, stockholder or employee of the Insured, while acting in his capacity as such;
- (b) any person, organization, trustee or estate to whom the Insured is obligated;
  - (i) by virtue of a contract, or
  - (ii) by virtue of any agreement to provide insurance such as is afforded by this Policy;
- (c) with respect to any automobile or aircraft used by or on behalf of the Insured, any person while using such automobile or aircraft, and any person or organization legally responsible for the use thereof, provided the actual use of the automobile or aircraft is with the permission of the Insured;
- (d) any interest covered as an additional Insured under any underlying insurance arranged by the Insured or any affiliated company as herein defined and then only to the extent and/or amount agreed to by the Insured;
- (e) any employee welfare or pension benefit plan owned, controlled



or operated by the Insured, it officers, directors or employees appointed by the Insured.

#### 3. LOSS OCCURRENCE

The term "Loss Occurrence" shall include an event or a continuous or repeated exposure to conditions which cause injury, damage or destruction. Any number of such injuries, damage or destruction resulting from a common cause, or from exposure to substantially the same conditions, shall be deemed to result from one loss occurrence, even though some of the claims making up the loss occurrence may be filed after expiration of this policy.

With respect to injury to or destruction of property, including loss of use therefrom, (as covered in Article 1, Paragraph 1) the words "Loss Occurrence" shall specifically include:

- an accident, which term includes injury to or destruction of property as the unforseen result of an intentional act, happening during the policy period or
- (ii) a continuous or repeated exposure to conditions which unexpectedly or unintentionally causes injury to or destruction of property during the policy period. All damages arising out of such accident or exposure to substantially the same general conditions shall be considered as arising out of one loss occurrence.

#### 4. PERSONAL INJURY

The term "Personal Injury" means bodily injury, mental injury, mental anguish, shock, sickness, disease, disability, false arrest, false imprisonment, wrongful eviction, wrongful detention, malicious prosecution, and discrimination unless such coverage is prohibited by law or unless, committed by or at the direction of the Named Insured, humiliation, invasion of rights of privacy, libel, slander or defamation of character; also, piracy and any infringement of copyright, title or slogan or of property or contract rights committed or alleged to have been committed in the conduct of the Insured's advertising activities, or any other legal action alleging any of the foregoing by any other name.

#### 5. PROPERTY DAMAGE

The term "Property Damage" means:

- (1) Physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom or
- (2) Loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period.

#### ARTICLE VIII

#### BASIS OF RECOVERY

Any loss under Article I shall be the total sum which the Insured or any company as his Insurer pays or becomes obligated to pay by reason of Personal Injury or Property Damage liability, either through adjudication or compromise, and shall also include hospital, medical and funeral charges and all sums paid as salaries. Wages, compensation, fees, charges and law cost, premiums on attachment or appeal bond, interests, expenses for doctors, lawyers, nurses and investigators and other persons, and for litigation, settlement, adjustment and investigation of claims and suits which are paid as a consequence of any loss occurrence covered hereunder, excluding only the salaries of the Insured.

#### ARTICLE IX

#### CONDITIONS

#### 1. SEVERABILITY OF INTEREST

With respect to Article I in the event of one of the Insureds incurring liability to any other of the Insureds, this policy shall cover the Insured against whom claim is or may be made in the same manner as if separate policies had been issued to each Insured.

Nothing contained herein shall operate to increase the Insurer's limit of liability as set forth in Article II, Faragraph 1.

#### 2. NOTICE OF LOSS OCCURRENCE

Whenever the Insured has information from which it may reasonably be concluded that a loss occurrence covered hereunder is likely to involve this policy, notice shall be sent to the Brokers who negotiated this insurance, who shall promptly inform Insurers and assign adjusters on behalf of Insurers. Failure to notify the Brokers of any occurrence which, at the time of its happening, did not appear to involve this policy but which, at a later date, would have given rise to claims hereunder, shall not prejudice such claims.

For the purposes of the above clause, the word "Insured" shall mean:

The Insurance Advisor, Exxon Corporation, 1251 Avenue of the Americas, New York, New York 10020

#### or as applicable

The President, Ancon Insurance Company S.A., F.O. Box 225, Hamilton 5, Bermuda.

For the purposes of the above clause, the word "Brokers" shall mean:

Marsh & McLennan, Inc. 1221 Avenue of the Americas New York, New York 10020

#### 3. SUBROGATION

The Insurers shall be subrogated to the extent of any payment hereunder to all the Insured's rights of recovery therefor; and the Insured shall do nothing after loss to prejudice such rights and shall do everything necessary to secure such rights; however, the Insurers shall not have the right to be subrogated to or to require assignment of the Insured's right or rights of recovery against:

- (a) any party as to whom the Insured, prior to loss, has waived or limited its right or rights of recovery, or
- (b) Any of the Insureds or subsidiary or affiliated companies, or against their directors, officers, employees or members of their families, or
- (c) any contractor, sub-contractor or other party if such party could charge back to the Insured the amount (of any part thereof) recovered by the Insured.

#### 4. CONTROL OF CLAIMS

With respect to Article I the Insured may take whatever immediate steps they may consider appropriate to mitigate the liability or anticipated or potential liability to third parties without the prior approval of Insurers and any such action shall be without prejudice to the Insured's right to recover hereunder. Insurers shall be giving the opportunity to associate with the Insured in the defense and control of any claim, suit or proceeding relative to a loss occurrence where the claim or suit involves or appears reasonably likely to involve Insurers, and in the event Insurers wish to be associated with the Insured, the Insured and Insurers shall co-operate in all things in the defense of such suit, claim or proceeding but Insurers shall not be called upon to assume charge of the settlement or defense of any claim made or suit brought or proceeding instituted against the Insured.

In the event the Insured elects not to appeal a judgment involving the Insurers hereon, Insurers may elect to make such appeal at their cost and expense, and shall be liable for the taxable costs and disbursements and interest incidental thereto, but in no event shall the liability of Insurers for ultimate net loss exceed the amount set forth in Article II, Paragraph 1, for any one loss occurrence plus the cost and expense of such appeal.

#### 5. CURRENCY

The premium and losses under this insurance are payable in United States currency and wherever the word "dollars" or the Symbol "S" appears herein they are deemed to mean United States Dollars.

In view of the worldwide coverage afforded herein, it is understood and agreed that in the event the Insured incurs a loss in a currency other than U.S. Dollars, Insurers shall:

- Pay the Insured the equivalent amount in U.S. Dollars at the rate of exchange determined by the average buy and sell offers quoted at the close of business by a mutually agreed upon representative New York bank on the date of payment to the Insured.
- Pay on the Insured's behalf when required and at the option of the Insured, the incurred amount in the foreign currency necessary, provided that Insurers are legally able to do so.

#### 6. BANKRUPICY AND INSOLVENCY

In the event of the bankruptcy or insolvency of the Insured or any entity comprising the Insured, the Insurers shall not be relieved thereby of the payment of any claims hereunder because of such bankruptcy or insolvency.

#### 7. CHANGES

Notice to, or knowledge possessed by, any person shall not effect a waiver or change in any part of this policy or stop Insurers or the Insured from asserting any right under the terms of this policy; or shall the terms of this policy be waived or changed, except with express agreement of Insurers and subsequent issuance of an appropriate endorsement signed by Insurers.

#### 8. CANCELLATION

Notwithstanding anything contained in this Insurance to the contrary this Insurance may be cancelled by the Insured at any time by written notice or by surrender of this contract of insurance. This Insurance may also be cancelled by or on behalf of the Insurers by delivering to the Insured or by mailing to the Insured, by registered, certified or other first class mail, at the Insured's address as shown in this Insurance, written notice stating when, not less than 60 days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice.

If this Insurance shall be cancelled by the Insured the Insurers shall retain the customary short rate proportion of the premium harmon.

Page B

If this Insurance shall be cancelled by or on behalf of Insurers the Insurers shall retain the pro rata proportion of the premium become.

Payment or tender of any unearned premium by the Companies shall not be a condition precedent to the effectiveness of Cancellation but such payment shall be made as soon as practicable.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

#### 9. LOSS ADJUSTMENT

With respect to Article I

(a) Loss, if any, under this insurance (except as otherwise specifically provided) shall be adjusted with and payable to the corporation and/or company named as Insured herein in whom title to, or interest in, the property of exposure involved in such loss is vested at the time of loss or damage. However, as to any part of this insurance which is serving as reinsurance for any affiliated insurance company of the Insured, any loss as to such part shall be adjusted with, any payable to such affiliated insurance company of the Insured. It is understood and agreed that any other corporation and/or company named herein not having any interest in the property involved in such loss shall not be required to sign any document in connection with the adjustment or settlement of any loss hereunder.

In the event that for any reason whatsoever, any Insured cannot make a claim for any loss for which the Insurers may be liable under this policy, in recognition of Exxon Corporation shareholder interest it is understood and agreed that Exxon Corporation may make such claim and the indemnities which would be otherwise payable will inure to the benefit of, or be payable to, Exxon Corporation or order.

(b) It is expressly understood and agreed that if the Insured shall make payment to a third party for any loss insured under the terms of this Policy, the Insurer shall, within 90 days after such payment, reimburse the Insured to an amount equal to at least 75% of such sum as a payment on account.

#### 10. SALVAGES AND RECOVERIES

In the event of any payment hereunder, the Insurers will act with all other interests (including the Insured) concerned with the exercising of rights of recovery or gaining of salvage. Any amount recovered shall be apportioned as follows:

Any interest (including the Insured) having paid an amount in



excess of the excesses as stated in Article II, Paragraph 2, plus the limits of liability hereunder shall be reimbursed first to the extent of actual payment. Insurers hereon shall be reimbursed next to the extent of their actual payment hereunder. If any balance then remains unpaid, it shall be applied to reimburse the Insured or any underlying Insurers, as their interest may appear.

The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the Insurers, the Insurers shall bear the expenses thereof.

It is understood and agreed that proceeds from any other insurance effected by or on behalf of the Insured shall not be deemed to be recoveries for the purposes of this clause and that such proceeds shall be dealt with in the manner stated in Article IV.

#### 11. ARBITRATION

In the event of any difference arising between the Insured and the Insurers with reference to this insurance such difference may, at the request of either party (after all requirements of this insurance with respect to recovery of any claim shall have been complied with), be referred to three disinterested arbitrators, one being chosen by the Insured, one chosen by the Insurers, and the third chosen by the two aforesaid arbitrators before they enter into aribtration. In case the arbitrators so chosen do not agree as to the third arbitrator within four weeks after both shall have accepted service, the third arbitrator shall be chosen by an Acting Senior Judge of the U.S. District Court State of New York. In default of any party hereto qualifying its arbitrator within four weeks after receipt of written notice from the other party requesting it to do so, the requesting party may name both arbitrators and they shall proceed in all respects as above stipulated. Each party shall submit its case to the court of arbitration within four weeks of the close of the choice of the arbitrators. Any such arbitration shall take place in New York, N.Y. unless otherwise agreed by both parties, and the expense of arbitration shall be borne and paid as directed by the arbitrators. The arbitrators may abstain from jurisdictional formality and from following strictly the rules of law.

#### 12. SERVICE OF SUIT

It is agreed that in the event of the failure of Insurers hereon to pay any amount claimed to be due hereunder, Insurers hereon, at the request of the Insured, will submit to the jurisdiction of any Court of competent jurisdiction with the U.S. and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service of process in such suit be made upon Mendes & Mount, 27 William Street, New York, New York and that

in any suit instituted against any one of them upon this contract, Insurers will abide by the final decision of such Court or of any Appellate Court in the event of an appeal. The above-named are authorized and directed to accept service of process on behalf of Insurers in any such suit and/or upon the request of the Insured, to give a written undertaking to the Insured that they will enter a general appearance upon Insurers' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any State, Territory or District of the United States which makes provision thereof. Insurers hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officers specified for that purpose in the statute, or his successors or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insurance or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above-named as the person to whom such process or true copy thereof shall be mailed.

#### 13. PERMITS AND PRIVILEGES

- (a) Permission is hereby granted the Insured, or any other party acting on behalf of the Insured, to effect contracts or agreements customary or necessary to the conduct of the business of the Insured under which the Insured may assume liability or grant releases therefrom, without prejudice to these insurances, provided such contracts or agreements, oral or written, insofar as they affect any loss hereunder, are concluded prior to such loss, and the rights and obligations of these Insurers shall be governed by the terms of such contracts or agreements.
- (b) In the event that any provision of this policy is unenforceable by the Insured under the laws of any Province or other jurisdiction wherein it is claimed that the Insured is liable for any injury covered hereby, because of non-compliance with any statute thereof, then this policy shall be enforceable by the Insured with the same effect as if it complied with such statute.

#### 14. SUE AND LABOR

In case of any actual or imminent loss or misfortume, it shall be lawful and necessary for the Insured, their factors, servants and assigns, to sue, labor and travel for, in and about the defense, safeguard and mitigation of the liability insured hereunder or any part thereof without prejudice to this insurance, such expense to be borne by the Insurers, nor are the acts of the Insured or the Insurers in mitigating, saving, and controlling the liability insured hereunder to be deemed to be considered a waiver of any coverage contained herein, provided that such expense shall be

included in the Ultimate Net Loss (as defined in Article IV herein).

#### 15. FALSE AND FRAUDULENT CLAIMS

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwide, this policy shall become void with respect to such claim, which shall be forfeited hereunder.

# NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)

It is agreed that the policy does not apply:

- Under any Liability Coverage, to injury, sickness, disease, death or destruction.
  - (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary.
  Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
  - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
  - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
  - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such

nuclear facility.

Notwithstanding anything to the contrary above, this exclusion does not apply to instruments, equipment or materials used for;

- Industrial measurement, production, exploration, inspection or quality control, or,
- (2) Fire detection or fire prevention.

#### IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or by-product material;

"source material", "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under Paragraph (a) or (b) thereof;

"nuclear facility" means

- (a) any nuclear reactor.
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or places prepared or used for the storage or disposal of waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;



"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

#### JOINT VENTURE CLAUSE ENDORSEMENT

- 1. It is hereby understood and agreed by the Insured and Insurers that, as regards any liability of the Insured which is insured under this Policy and arises in any manner whatsoever out of the operations or existence of any joint venture, co-venture, joint lease, joint operating agreement or partnership (hereinafter called "Joint Venture") in which the Insured has an interest, the liability of Insurers under the Policy shall be limited to the product of (a) the percentage interest of the Insured in the said Joint Venture and (b) the total limit of liability insurance afforded the Insured by this policy. Where the percentage interest of the Insured in said Joint Venture is not set forth in writing, the percentage to be applied shall be that which would be imposed by law at the inception of the Joint Venture. Such percentage shall not be increased by the insolvency of others interested in the said Joint Venture.
- 2. It is further understood and agreed that, where any underlying insurance(s) have been reduced by a clause having the same effect as paragraph 1., the liability of Insurers under this Policy, as limited by paragraph 1., shall be excess of the sum of (a) such reduced limits of any underlying insurance(s), (b) the limits of any underlying insurance(s) not reduced.
- 3. It is further understood and agreed that any limits which may be self-insured by the Insured shall, for the purposes of the application of this clause, be deemed to be insured and to incorporate and be subject to an identical joint venture clause.

# AIRCRAFT REFUELING ENDORSEMENT (TARBOX)

Any "Joint Venture" Clause contained in this policy shall not apply to any liability of the Insured arising out of "Aircraft Refueling" of the "Insured's Customer(s)" by the Insured or others if the Insured. as a party to a joint venture, co-venture, joint lease, joint operating agreement or partnership, is solely liable by operation of law or agreement for all the liabilities of such joint venture, co-venture, joint lease, joint operating agreement or partnership, arising out of aircraft refueling.

"Aircraft Refueling" includes (1) all operations relating to the storage, sale, handling, or distribution of aviation petroleum and related products, (2) refueling, defueling and lubrication, and (3) where incidental to the foregoing, minor repairs to aircraft, servicing and taxiing operations.

"Insured's Customer(s)" as used herein does not include credit card holder(s) of the Insured when others, except contractors or agents of the Insured, honor such credit card(s) or when others, except contractors or agents of the Insured, perform the Insured's contract(s) pursuant to assignment(s).

## AIRCRAFT REFUELING SUPPLEMENTARY ENDORSEMENT

It is hereby noted and agreed that with regard to Aircraft Refueling (as defined herein in Endorsement No. 3) carried out through Joint Ventures (as defined in Endorsement No. 2), the Joint Venture Clause (Endorsement No. 2) and/or Aircraft Refueling Clause (Endorsement No. 3) as applicable and which are incorporated herein shall apply on the basis of the percentage liability established by operation of law or agreement.

It is further understood and agreed that the underlying layer shall be deemed to be on the same basis.

Nothing contained herein operate to increase the Insurer's limit of Liability as set forth in Article II.

# ADDITIONAL INSCREDS ENDORSEMENT

In consideration of the premium charged:

1. It is agreed that the following are added as additional Insureds:

	Percentage Interest
Altona Petrochemical Company Ltd. Australian Synthetic Rubber Company Ltd. P.T. Stanvoc Indonesia Petroleum Tankship Company Ltd. Petroleum Refineries (Australia) Proprietary Ltd. Irish Refinery Company Ltd. Aviation Services Saudi Arabia	50% 65% 50% 50% 35% 40%

It is understood that coverage is restricted to the percentage interest specified above.

- It is agreed that Petroliam Nasional Berhad (Petronas) is included as an additional Insured to the extent of any insurance/reinsurance liability of Ancon Insurance Company S.A. which arises from their (Petronas) activities with Esso Production Malaysia.
- It is agreed that "Aviation Services Saudi Arabia Limited, a Joint Venture known as "EXXON ASSA", is included as additional named Insured with 100% coverage available.

# UNITIZATION AGREEMENT

It is hereby understood and agreed that so called "unit operating agreements" are deemed to be joint ventures and accordingly subject to the application of the joint venture clause herein. For the purposes of this endorsement, the joint venture clause shall apply on the basis of the Insured's percentage of liability established by operation of law or unit operating agreement.

#### COMBINED DEDUCTIBLE ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that in the event of an occurrence occurring which involves both:

1. (a) The Insured's Onshore Property

OR

(b) The Insured's Offshore Property

AND

2. Third Party Liability as more fully defined and covered hereunder, then the deductible under this policy shall be reduced by the dollar amount by which the amount of loss applicable to Onshore or Offshore Property exceeds \$15,000,000 but in no event shall the deductible under this policy be less than \$5,000,000:

Nothing contained herein shall operate to increase the Insurers limit of liability as set forth in Article II of this policy.

# SEEPAGE FOLLUTION AND CONTAMINATION COVERAGE ENDORSEMENT

#### COVERAGE

It is understood and agreed that this endorsment applies only to the layers of insurance \$10,000,000 excess of \$10,000,000; \$15,000,000 excess of \$20,000,000; \$50,000,000 excess of \$35,000,000 and \$75,000,000 excess of \$85,000,000.

Notwithstanding anything contained in Article I, paragraph 1, of this policy, all other terms, and conditions of this policy remaining unchanged, and in consideration of premium included, Insurers agree to indemnify the Insured or pay on behalf of the Insured:

- (a) All sums which the Insured shall be legally liable to pay as damage for personal injury (fatal or non-fatal) and/or loss of, damage to or loss of use of property caused by or alleged to have been caused directly or indirectly by seepage, pollution or contamination arising out of the operations of the Insured.
- (b) The cost of removing, containing, neutralizing or cleaning up seepage, pollution, or contamination substances emanating from the operations of the Insured; but not to cover repairing, replacing, redesigning or modifying the offending facility.

Provided always that such seepage, pollution or contamination is caused by or arises out of a loss occurrence during the Policy Period.

#### ADDITIONAL EXCLUSIONS APPLICABLE TO THIS ENDORSEMENT ONLY

- (1) a. Fines and Penalties
  - b. Punitive or Exemplary Damages where prohibited by law.
- (2) Damage to or loss of use of property belonging to the Insured or in the Insured's care, custody or control.
- (3) Claims resulting directly or indirectly from any seepage, pollution or contamination if such seepage, pollution or contamination (1) results directly from any knowing violation of any governmental statute, regulation, ordinance or law applicable thereto, (2) is intended or expected from the standpoint of the Insured or any other person or organization acting for or on behalf of the Insured.
- (4) Claims arising from the operations of Creole Petroleum, Inc. as respects operations on, over and under water.

### ADDITIONAL ASSUREDS

This insurance shall also indemnify in respect of contractors and/or

subcontractors of the Insured and/or any parties whom the Insured has agreed to hold harmless in respect of liabilities and costs set our in (a) and (b) of Clause I (coverage) of this Endorsement pursuant to operating agreements with such parties.

The limit of Insurers liability and deductible under this extension of coverage shall be the same as the limit of liability and deductible provided for in the policy to which this endorsement attaches: It being understood and agreed that in the event of loss involving the coverage under this endorsement and that provided under the basic policy form the limit of liability and deductible contained in the basic policy form shall apply to the overall loss.

# SEEPAGE POLLUTION AND CONTAMINATION EXCLUSION ENDORSEMENT

It is understood and agreed that this endorsement applies only to the layers of insurance \$50,000,000 excess of \$100,000,000. and \$50,000,000 excess of \$150,000,000.

It is understood and agreed that this insurance does not insure against liabilities for:

- (1) Removal of, loss of or damage to sub-surface oil, gas or any other substance, the property of others, provided always that this paragraph (1) shall not apply to any liability which would otherwise be covered under this insurance for such removal, loss, or damage directly attributable to blow-out, cratering or fire of an oil or gas well owned or operated by, or under the control of, the insured.
- (2) Loss, or damage to, or loss of use Property directly or indirectly resulting from subsidence caused by sub-surface operations of the insured.
- (3) Personal Injury or Bodily Injury or loss of, damage to, or loss of use of Property directly or indirectly caused by Seepage, Pollution or Contamination, provided always that this paragraph (3) shall not apply to liability for Personal Injury or Bodily Injury or loss of or Physical Damage to or destruction of Tangible Property, or loss of use of such Property damaged or destroyed where such Seepage, Pollution or Contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.
- (4) The cost of removing, nullifying, or cleaning-up Seeping, Polluting or Contaminating substances unless the Seepage, Pollution or Contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.
- (5) i. Pines and Penalties
  - Punitive or Exemplary Damages where deemed uninsurable by law.

#### STEP-DOWN ENDORSEMENT

It is understood and agreed that this endorsement applies separately to all the layers of insurance forming a part of this policy and as set forth on the Declarations Page.

In the event an occurrence results in the exhaustion of underlying limits and part of the loss is insured in the underlying coverage but excluded by this layer it is agreed that in determination of the amount of the loss covered by this layer Insurers will give the following priority with respects to the order in which the loss led to the exhaustion of underlying cover, or the point at which the coverage under this layer begins to apply.

- The part of the loss which is insured by underlying coverage but not by this policy.
- The part of the loss which is insured by both underlying coverage and by this policy.

#### EMPLOYEE BENEFIT PROGRAM LIABILITY

## 1. INSURING AGREEMENTS:

#### (A) Liability for Employee Benefit Programs

The Insurers agree to pay on behalf of the Insured, all sums which the Insured shall become legally obligated to pay, as damages, on account of any claim made against the Insured by:

- (i) an Employee
- (ii) a prospective employee
- (iii) a former employee
- (iv) the beneficiaries, or legal representatives, thereof for damages caused by any negligent act, error or omission in the administration of Employee Benefit Programs.

## (B) Policy Period

Coverage provided under this policy applies only to:

- (i) Claims brought against the Insured, during the policy period, for acts that occurred prior to the policy period provided that the Insured, at the effective date of this policy, had no knowledge of, or could not have reasonably foreseen, any circumstances which might result in a claim or suit;
- (ii) such errors, omissions or negligent acts which occur during the policy period and concerning which the Insured has given written notice to the Company during the policy period.

### 2. DISURED:

The unqualified word "Insured" includes not only the Named Insured, but also any partner, executive officer, director, stockholder, or any person for whose acts the Named Insured is legally liable, provided such person is authorized to act in the administration of the Insured's Employee Benefit Programs.

# 3. LIMIT OF LYABILITY:

The limit of liability specified in Item 4 of the Declarations of this policy as applicable to "Each Claim" is the limit of the Insurers liability for all damages incurred on account of any claim or suit covered hereunder; the limit of liability stated as "aggregate" is, subject to the above provision respecting each claim, the total limit of the Insurers liability for all damages incurred on account of all claims or suits covered hereunder and occurring during any one annual policy period. The inclusion of more than one Insured in this policy shall not operate to increase the Insurers' limit of liability under this extension.

#### 4. EXCLUSIONS:

This Endorsement does not apply:

- (a) To any dishonest, fraudulent, criminal or malicious act, libel, slander, discrimination or humiliation;
- (b) to bodily injury to, sickness, disease or death of, any person, or to injury to or destruction of any tangible property, including loss of use thereof:
- (c) to any claim for failure of performance of contract by any Insurer, including failure of an Employee Benefit Program;
- (d) to any claim based upon the Insured's failure to comply with any law concerning Workmen's Compensation, Unemployment Insurance, Social Security or Disabilitiy Benefits, or any similar legislation that may be enacted;
- (e) to any claim based upon:
  - failure of any investment plan to perform as represented by an Insured;
  - (ii) advice, given by an Insured, to an Employee to participate, or not to participate, in investment subscription plans;
  - (iii) the inability of Employee Benefit Programs to meet their obligation due to insolvency.
- (f) to any claim based upon the Employee Retirement Income Security Act of 1974, Public Law 93-406, Commonly referred to as the Pension Reform Act of 1974 and amendments thereto, or similar provisions of any Federal, State or Local Statutory law.

# 5. DEFINITIONS:

- (a) "Employee Benefit Programs" shall mean group life insurance, group dental insurance, group health insurance, profit sharing plans, pension plans, employee investment subscription plans, Workmen's Compensation, Unemployment Insurance, Social Security, Disability Benefits Insurance, and travel, savings or vacation plans, or any similar benefit programs.
- (b) Administration shall mean:
  - giving counsel to employees with respect to the Employee Benefit Program;
  - (ii) interpreting the Employee Benefit Program;
  - (iii) handling of records in connection with the Employee Benefit Programs;
  - (iv) effecting enrollment, termination or cancellation of employees under the Employee Benefit Programs;

provided all such acts are authorized by the Named Insured.

## "OPOL"

It is understood and agreed that this endorsement applies only to the layers of insurance \$10,000,000 excess of \$10,000,000; \$15,000,000 excess of \$20,000,000; \$50,000,000 excess of \$35,000,000 and \$75,000,000 excess of \$85,000,000.

It is understood and agreed that Insurers hereon will indemnify or pay on behalf of the Insured any sum or sums that the Insured may be required to pay following the provisions of the Offshore Pollution Liability Agreement, as amended May 22, 1976, and renewals thereof, but coverage hereon subject to United Kingdom jurisdiction.

However, Insurers hereon shall not be liable for:

- 1. (a) Fines and Penalties
  - (b) Punitive or Exemplary Damages where deemed uninsurable by law.
- Any dues, assessments and other sums properly payable to "The Offshore Pollution Liability Association Limited".
- 3. Any payment to "The Offshore Pollution Liability Association Limited" for any share of any amount falling due from the Association under the guarantee provided in the Offshore Pollution Liability Agreement.
- Any changes or alterations to the Offshore Pollution Liability Agreement (as amended May 22, 1976) unless submitted to and approved by Insurers.
- 5. Incidents occurring outside the policy period hereof as defined in "OPOL" agreement.

Notwithstanding the foregoing this Endorsement shall only pay in excess of the Underlying Limit stated in the Policy and shall not operate to increase Insurers' total limit of liability in respect of any one occurrence.

### SPECIFIC EXCESS WORKERS' COMPENSATION ACT

#### LIABILITY EXTENSION

Insurers hereby agree that this policy extends to indemnify the Named insured in the manner following:

#### 1. INSURING AGREEMENT

If at any time during the period of the policy to which this extension attaches, any employee in the immediate service of the Named Insured shall sustain any personal injury (fatal or nonfatal) by accident or occupational disease while engaged in the service of the Named Insured and the Named Insured shall be liable to make compensation for such injury solely under or by virtue of the Workers' Compensation Law(s) and/or Occupational Disease Law(s) of the United States which may be in force at the time such injury is sustained, the Insurers shall indemnify the Named Insured to the extent hereinafter mentioned against all aums for which the Named Insured shall be so liable.

As regards personal injury (fatal or nonfatal) by accident, this extension is to pay only the excess of \$10,000,000 ultimate net loss in respect of each and every disaster with a limit of liability as set forth in Article II of this policy.

As regards personal injury (fatal or nonfatal) by occupational disease, this extension is to pay only the excess of \$10,000,000 ultimate net loss in respect of each employee with a limit of liability as set forth in Article II of this policy.

#### 2. DEFINITIONS

- (A) The word "disaster" as used in this extension shall mean an accident or a series of accidents arising out of one occurrence.
- (B) The words "ultimate net loss" as used in this extension shall be understood to mean the total sum actually paid by way of periodical compensation benefits and/or in final settlement of any claims for Workers' Compensation including occupational disease for which the Named Insured is liable, after making deductions for all recoveries or benefits and for all claims upon other insurances or re-insurances, whether controlled or not, and shall also include expenses and "costs".
- (C) The word "costs" as used in this extension shall mean adjustment, investigation and legal expenses (excluding, however, all expenses for salaried employees and retained counsel of and all office expense of the Named Insured) incurred with the written consent of the Insurers.

It is hereby understood and agreed that inasmuch as employees of the Named Insured are covered under the policy to which this Endorsement is attached, the provisions of the Nuclear Energy Liability Exclusion Endorsement do not apply to employees of the Named Insured with respect to any occurrence resulting in injury, sickness, disease or death to employees of the Named Insured form the nuclear energy hazard.

Nothing contained herein shall operate to increase Insurers Limit of liability as set forth in Article II of this policy.

# WAIVER OF JOINT VENTURE CLAUSE ENDORSEMENT

It is hereby noted that effective January 1, 1981 an Exxon Corporation affiliate, Esso Exploradora y Productora Argentina Inc. is engaged in a Joint Venture exploration activities offshore Argentina.

In consideration of the premium charged it is further noted and agreed that the Insured, exercising its rights under this policy, hereby extends 100% coverage as respects these operations.

## IMPERIAL OIL LIMITED ENDORSEMENT

It is hereby understood and agreed that in respect of Imperial Oil Ltd. of Canada, the Insured has an arrangement whereby the American Home Insurance Co. issues a policy affording such coverage as is afforded hereunder, as a consequence of which it is hereby agreed that this policy shall be held to be reinsurance of and will indemnify American Home, but only to the extent that such coverage is afforded under this policy by virtue of its terms, conditions and exclusions.

It is further understood and agreed that nothing contained in the foregoing shall operate to increase Insurers' Limit of Liability beyond \$260 million, any one loss occurrence or make this policy respond in excess of less than \$10 million any one loss occurrence, except as specifically provided elsewhere berain.

## AMERICAN INTERNATIONAL REINSURANCE COMPANY ENDORSEMENT

It is hereby understood and agreed that in those instances where the Insured has an agreement whereby policies are issued by A.I.R.C.O. affording such coverage as is afforded hereunder, then this policy shall be held to be reinsurance of and will indemnify A.I.R.C.O., but only to the extent that such coverage is afforded under this policy by virtue of its terms, conditions and exclusions.

It is further understood and agreed that nothing contained in the foregoing shall operate to increase Insurers' limit of liability beyond \$260 million any one loss occurrence or make this policy respond in excess of less than \$10 million any one loss occurrence, except as specifically provided for elsewhere herein.

Page 471 MKT\_0201 - POLICY/MARKET LISTING (Birect) : EXX EXXON CORPORATION Policy Number : 1HB14870 Period: 01-JAN-81 To 01-JAN-82 Policy Layer : 5 : 509 - C.T. BOWRING & CO., LTD. Coinsurance : X000000 Pollution Costs : I Aggregate Extension : Asbestos Costs : Primary : 0 - US DOLLARS Currency : USD Policy Type : ZZZ - Unknown Inception Date Expiry Date beruseA bemai 01-JAN-81 01-JAN-82 EXXON CORPORATION Policy Limits OAB CS Assured Comments Type Class Qual Value Excess

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21-Jan-1998 03:43 PM Page 472 MKT\_0201 - POLICY/MARKET LISTING (Direct)

: EXX EXXON CORPORATION Assured

Policy Number : 1HB14870 Poriod: 01-JAN-81 To 01-JAN-82

# Placement Information

: 1 Stip No

Involvement : 100.00000% of 57.48400%

: 52828 : PMH810128121604 Date : 30-APR-81 Year : 1981 LPSO No Date : Year : ILU No Year : Date : LIRMA No : LUCRO : LUNCO z LCC LACC

Lead Syndicate : 933 Slip Leader : 933 Lead Company : ORION 'T' / 'Z' MARINE A/C
Aviation Code : Non-Marine Code : Marine Code : G Risk Code :

# Market Lines

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Bureau	Insurer	Name	Line	Underwriter Reference	Status
		*******			•••••
L	933	SYNDICATE 933	9.190000	116JC3K80928	3
L	937	SYNDICATE 937	.740000	116Jc3K80928	S
L	618	SYNDICATE 618	7.720000	WWY203820J06	3
L	278	SYNDICATE 278	1.420000	WWV209820J0B	8
L	948	SYNDICATE 948	2.210000	AMAS03850708	3
L	681	SYNDICATE 881	2.840000	8160Z14L0722	2
L	365	SYNDICATE 385	2.840000	0999948	5
L	620	SYNDICATE 620	3.400000	909046882ZLQ	S
L	4DB	SYNDICATE 408	1.450000	NOO11F15L004	8
L	099	SYNDICATE 099	. 250000	NO011F15L004	\$
L	928	SYNDICATE 928	.570000	N30X6527	8
L	818	SYNDICATE 818	. 280000	N30X5527	8
L	283	SYNDICATE 283	1,420000	T04880752XL16	8
L	297	SYNDICATE 297	1.420000	0A6860441L16	3
L	289	SYNDICATE 289	2.840000	80451215L80	S
L	069	SYNDICATE 089	2.560000	8Q9177411QLO	3
Ĺ	068	SYNDICATE 058	. 280000	609177411 <b>0</b> LC	2
L	737	SYNDICATE 737	1.130000	76049x55XL	3
L	961	SYNDIGATE 961	. 280000	76049X55XL	8
L	568	SYNDICATE 568	. 430000	CONLS25L950X	8
L	690	SYNDICATE 890	.280000	POSXXXXBOWLO	\$
L	746	SYNDICATE 746	. 23000D	295004	\$
L	276	SYNDICATE 276	.280000	5001203	5
L	126	SYNDICATE 126	5.670000	30590784xg80	S
L	701	SYNDICATE 701	1.420000	30590784XG80	S
L.	417	SYNDICATE 417	5.870000	MT 180WRO4X02	S
L	494	SYNDICATE 494	.850000	W6309004G30	S

CTS 21-Jan-1998 03:43 PM
MKT\_0201 - PDLIGY/MARKET LISTING (Direct) Page 473

Assured : EXX EXXON CORPORATION

Policy Number : 1HB14870 Period : D1-JAN-81 To 01-JAN-82

## Market Lines

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Bureau	Insurer	Namo	Line	Underwriter Reference	Status
L	857	SYNDICATE 857	.510000	100N950409V	\$
Ĺ	754	SYNDICATE 754	.340000	100N980408V	3
L	763	SYNDICATE 763	. 850000	1025833	\$
L	909	SYNDICATE 909	.140000	1002938	8
ī	196	SYNDICATE 198	.070000	1001126	8
Ī.	626	SYNDICATE 626	.430000	D0983132X17L	S
Ĺ	427	SYNDICATE 427	.850000	90000Z82A	S
-	638	SYNDICATE 638	2.270000	LBX016L62658	S
ī	188	SYNDICATE 188	. 850000	N098528XXX0	S
ī	978	SYNDICATE 978	1.130000	71080721X250	S
Ē	921	SYNDICATE 921	.570000	WW6200424L08	5
L.	267	SYNDICATE 267	. 280000	B14XX26A23LD	8
L	118	SYNDICATE 118	.430000	2700XB3240	S
L	472	SYNDICATE 472	.570000	03173505TIME	8
Ľ	768	SYNDICATE 768	1.130000	51773015L007	5
ī	175	SYNDICATE 175	1.990000	DC7005717L06	S
L	636	SYNDICATE 636	1.700000	292241XY7305	5
ī	3594/05	ORIGH T A/C	4.260000	L048478015	X
ī	3890/01	E & A M1 A/C	5,110000	80LP0662	X
1	E/N-05	NIPPON (P/O E&A TZ A/C)	.285000	80LP0862	S
I	ENG-M	ENGLISH & AMERICAN MARINE - CODE CHECKED	. 285000	80LP0662	X
1	3027/01	c.u.	.850000	HG801180002	S
I	3243/03	ICNA (UK) 'G' A/C	3.120000	X5301LLR878	S
I	3737/02	ICNA (UK) O A/C	. 280000	X5301 LYH800	S
1	PRDNTL	PRUBENTIAL ASS. TRUST & NO. 2 A/C	1.130000	VHX90021778	S
I	3D43/D1	THREADNEEDLE (TIC)	1.130000	CL55268L	S
I	3828/01	BISHOPSGATE 'F' A/C	1.130000	9803498607	S
I	3928/01	GENERALI	. 1 40000	00998109005	8
I	3360/01	DANISH MARINE PER ICI	.570000	37L80M746XX	8
I	PROVCL	PROVINCIAL INS. CO.	. 430000	08039026136	S
1	3003/01	BRITISH LAW Z A/C	.570000	HC80LL78	S
1	PHOENX	PHOENIX ASSURANCE MARINE	.710000	165B1 NBCN	S
1	3285/02	MINSTER 2 A/C	.850000	8047140	s
1	3507/01	WEIR ONLY	1.420000	0H230591XXX	X
I	SPHDRK	SPHERE ORAME INS. CO.	1.130000	DELAMSD2D1J	S
0	T-NOVA	TERRA NOVA INS	1.560000	80 <del>M</del> 158488TA	\$
o	ZGENRL	MARKET YET TO BE ESTABLISHED	.570000	UNKNOWN	×

Total: 97.310000 % taken by 64 lines.

CTS 21-Jan-1998 03:43 PM
MKT 0201 - POLICY/MARKET LISTING (Direct) Page 474

MKT\_0201 - POLICY/MARKET LISTING (Birect) Page 474

Assured : EXX EXXON CORPORATION

Policy Number : 1HB14870 Period: D1-JAN-81 To 01-JAN-82

Placement Information

Stip No : 2

Involvement : 100.00000% of 57.48400%

 LPSD No
 :
 Date :
 Year :

 ILU No
 :
 PMH810128131504
 Date :
 Year :

 LIRMA No
 :
 Date :
 Year :

LUNCO : LUCRO : LCCO :

Lead Company : DRION 'T' / 'Z' MARINE A/C

Aviation Code : Non-Marine Code : Marine Code : G Risk Code :

**Market Lines** 

 Bureau
 Insurer
 Mame
 Line
 Underwriter Reference
 Status

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 3831/01
 I.c.I. L A/C
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 37L80H4580D
 3

Total: 0.990000 % taken by 1 lines.

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